

Information to identify the case:			
Debtor 1:	<u>Karl William Krouse</u>		Social Security number or ITIN: xxx-xx-6536
	First Name	Middle Name	Last Name
Debtor 2:	<u>Betty Corinne Krouse</u>		Social Security number or ITIN: xxx-xx-2948
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 1/14/25
Case number:	25-10027-CMB		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Karl William Krouse	Betty Corinne Krouse
2. All other names used in the last 8 years	aka Carl Krouse, aka Karl Krause	aka Betty Corinne Herzing, aka Betty Harzing, aka Betty Krause
3. Address	4408 Wilcox Road Wilcox, PA 15870	4408 Wilcox Road Wilcox, PA 15870
4. Debtor's attorney Name and address	Michael S. Jan Janin Quinn Buseck Leemhuis Toohey & Kroto Inc 2222 West Grandview Boulevard Erie, PA 16506-4508	Contact phone 814-833-2222 Email: mjanjanin@quinnfirm.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 814-464-9740 Date: 2/5/25

For more information, see page 2

Case number **25-10027-CMB**

Zoom video meeting. Go to Zoom.us/join, Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861 For additional information, go to: <https://www.justice.gov/ust/moc>

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 7/13/25

Filing deadline: 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Karl William Krouse
Betty Corinne Krouse
Debtors

Case No. 25-10027-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Feb 05, 2025

Form ID: 309iPGH

Total Noticed: 114

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Karl William Krouse, Betty Corinne Krouse, 4408 Wilcox Road, Wilcox, PA 15870-2216
aty	+ Brent J. Lemon, KML Law Group, P.C., 701 Market Street #, 5000, Philadelphia, PA 19106-1541
16483326	+ Attorney General of Pennsylvania, Western Regional Office, 1251 Watefront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
16490813	+ Cavalry SPV I LLC, c/o CT Corporation System, Stat. Agent, ATTN: Bankruptcy Dept., 1200 South Pine Island Road, Fort Lauderdale, FL 33324-4459
16483328	+ Choicepoint, ATTN: Bankruptcy, 1000 Alderman Drive, Alpharetta, GA 30005-4101
16483332	+ David Newman, 9396 Route 949, Sigel, PA 15860-4014
16483333	+ Dept of Education/Nelnet, ATTN: Bankruptcy, PO Box 173904, Denver, CO 80217-3904
16483334	+ Dept of Veterans Affairs, ATTN: Bankruptcy, PO Box 530269, Atlanta, GA 30353-0269
16483335	Dept. of Education, Fed Loan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
16483338	Dept. of Education/Aidvantage, ATTN: Bankruptcy, 1600 Tyson Boulevard, Greenville, TX 75403
16483343	Elk County Regional Health Center, ATTN: Bankruptcy, 769 Johnsonsborg Road, Saint Marys, PA 15857
16483345	+ Elk County Tax Collector, ATTN: Bankruptcy, PO Box 70, Wilcox, PA 15870-0070
16483348	+ Experian, ATTN: Bankruptcy, PO Box 2104, Allen, TX 75013-9504
16483351	+ Fred Newman, 9396 Route 949, Sigel, PA 15860-4014
16483352	+ Holiday Financial Services, ATTN: Bankruptcy, 715 West 38th Street, Erie, PA 16508-2626
16483355	+ John R. Thomas, Esq., PO Box 82, 128 South Street, Ridgway, PA 15853-2014
16483358	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, 320 Faries Street, Wilcox, PA 15870
16483357	+ Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 25, Wilcox, PA 15870-0025
16483356	+ Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 374, Wilcox, PA 15870-0374
16490847	+ Jones Township Tax Collector, ATTN: Bankruptcy Dept, PO Box 70, Wilcox, PA 15870-0070
16483359	+ Kane Community Hospital, ATTN: Bankruptcy, 4372 State Route 6, Kane, PA 16735-3099
16490849	+ Kenneth Seitz, Esq., PO Box 211, Ligonier, PA 15658-0211
16483363	+ LVNV Funding LLC, ATTN: Bankruptcy, 2400 Ansys Drive, Suite 402B, Canonsburg, PA 15317-0403
16483361	+ LexisNexis Risk, ATTN: Bankruptcy, PO Box 105108, Atlanta, GA 30348-5108
16483369	M&T Bank, ATTN: Bankruptcy Dept., 1 M&T Plaza, 8th Floor, Buffalo, NY 14203
16483373	+ MERS, ATTN: Bankruptcy Dept., 1901 Vorhees Street, Suite C, Danville, IL 61834-4512
16483374	+ MERS, ATTN: Bankruptcy, 11819 Miami Street, Suite #100, Omaha, NE 68164-3687
16483375	+ Michael Ratchford, Esq., Ratchford Law Group PC, 54 Glenmaura National Blvd, Suite #104, Moosic, PA 18507-2161
16483377	++ NATIONAL FUEL GAS DISTRIBUTION CORPORATION, ATTN BANKRUPTCY DEPT, 6363 MAIN STREET, WILLIAMSVILLE NY 14221-5887 address filed with court., National Fuel, ATTN: Bankruptcy Dept, PO Box 371835, Pittsburgh, PA 15250
16483379	+ Peter & Shirley Biel, 4408 Wilcox Road, Wilcox, PA 15870-2216
16483389	+ Ratchford Law Group , PC, 409 Lackawanna Avenue, Suite #320, Scranton, PA 18503-2087
16483395	+ Thomas G. Wagner, Esq., 115 Lafayette Street, Saint Marys, PA 15857-1327
16490894	+ UPMC Community Medicine, ATTN: Bankruptcy, 2060 North Pearl Street, North East, PA 16428-1926
16483402	UPMC Physicians Services, ATTN: Bankruptcy Dept., P.O. Box 371980, Pittsburgh, PA 15250-7980
16483399	+ United States of America, ATTN: IRS - Bankruptcy Dept., 700 Grant Street, Suite #4000, Pittsburgh, PA 15219-1956
16490901	+ Verizon, ATTN: Bankruptcy, 401 South High Street, 2nd Floor, West Chester, PA 19383-0001
16490904	+ Verizon Wireless, ATTN: Bankruptcy, 5 Foster Brook Blvd., Bradford, PA 16701-3271

TOTAL: 37

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

District/off: 0315-1

User: auto

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Date Rcvd: Feb 05, 2025

Form ID: 309iPGH

Total Noticed: 114

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mjanjanin@quinnfirm.com	Feb 06 2025 00:03:00	Michael S. Jan Janin, Quinn Buseck Leemhuis Toohey & Kroto Inc, 2222 West Grandview Boulevard, Erie, PA 16506-4508
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Feb 06 2025 00:03:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Feb 06 2025 05:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2025 00:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 06 2025 05:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 06 2025 00:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Feb 06 2025 00:04:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
16483325	+ Email/PDF: AffirmBKNotifications@resurgent.com	Feb 06 2025 00:23:20	Affirm, Inc., ATTN: Bankruptcy, 650 California Street, Floor #12, San Francisco, CA 94108-2716
16483327	^ MEBN	Feb 05 2025 23:59:28	Attorney General of the United States, U.S. Dept. of Justice, 950 Pennsylvania Avenue, N.W., Washington, DC 20530-0001
16490810	+ Email/Text: bankruptcy@cavps.com	Feb 06 2025 00:04:00	Cavalry SPV I LLC, ATTN: Bankruptcy Dept., Suite 400, 500 Summit Lake Drive, Valhalla, NY 10595-2321
16490811	+ Email/Text: bankruptcy@cavps.com	Feb 06 2025 00:04:00	Cavalry SPV I LLC, ATTN: Bankruptcy, PO Box 27288, Tempe, AZ 85285-7288
16490812	+ Email/Text: bankruptcy@cavps.com	Feb 06 2025 00:04:00	Cavalry SPV I LLC, ATTN: Bankruptcy, 1 American Lane, Suite #220, Greenwich, CT 06831-2563
16483329	+ EDI: BANKAMER	Feb 06 2025 05:00:00	Countrywide Home Loans, ATTN: Bankruptcy, 1800 Tapo Canyon Rd, MS #SV-103, Simi Valley, CA 93063-6712
16483331	+ EDI: CCS.COM	Feb 06 2025 05:00:00	Credit Collection Service, ATTN: Bankruptcy, PO Box 607, Norwood, MA 02062-0607
16483330	+ EDI: CCS.COM	Feb 06 2025 05:00:00	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
16483336	+ EDI: MAXMSAIDV	Feb 06 2025 05:00:00	Dept. of Education/Advantage, ATTN: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
16483337	+ EDI: MAXMSAIDV	Feb 06 2025 05:00:00	Dept. of Education/Aidvantage, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16483340	+ EDI: MAXMSAIDV	Feb 06 2025 05:00:00	Dept. of Education/Navient, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16483339	+ EDI: MAXMSAIDV	Feb 06 2025 05:00:00	Dept. of Education/Navient, ATTN: Bankruptcy, P.O. Box 9635, Wilkes Barre, PA 18773-9635
16490829	Email/Text: ECMCBKNotices@ecmc.org	Feb 06 2025 00:03:00	ECMC, ATTN: Bankruptcy, 1 Imation Place, Oakdale, MN 55128-3421
16483341	Email/Text: ECMCBKNotices@ecmc.org	Feb 06 2025 00:03:00	ECMC, 1 Imation Place, Oakdale, MN 55128-3421

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16483346	Email/Text: bankruptcycourts@equifax.com	Feb 06 2025 00:03:00	Equifax, ATTN: Bankruptcy, 1550 Peachtree Street, NW, Atlanta, GA 30309
16483347	Email/Text: bankruptcycourts@equifax.com	Feb 06 2025 00:03:00	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
16483342	+ Email/Text: ECMCBKNotices@ecmc.org	Feb 06 2025 00:03:00	Educational Credit Management Corp., ATTN: Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
16490001	Email/Text: ECMCBKNotices@ecmc.org	Feb 06 2025 00:03:00	Educational Credit Management Corporation, PO BOX 16408, ST. PAUL, MN 55116-0408
16483344	+ Email/Text: kroselli@countyofelkpa.com	Feb 06 2025 09:04:00	Elk County Tax Claim Bureau, ATTN: Bankruptcy, 250 Main Street, PO Box 448, Ridgway, PA 15853-0448
16483349	^ MEBN	Feb 05 2025 23:59:19	Experian, ATTN: Bankruptcy, PO Box 4500, Allen, TX 75013-1311
16483350	^ MEBN	Feb 05 2025 23:59:24	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
16483354	EDI: IRS.COM	Feb 06 2025 05:00:00	IRS, ATTN: Bankruptcy, 1000 Liberty Avenue, M/S #711B, Pittsburgh, PA 15222
16490814	EDI: JPMORGANCHASE	Feb 06 2025 05:00:00	Chase Bank NA/WAMU, ATTN: Bankruptcy, P.O. Box 15123, Wilmington, DE 19850-5123
16490815	EDI: JPMORGANCHASE	Feb 06 2025 05:00:00	Chase Bank, NA/WAMU, ATTN: Bankruptcy, 301 North Walnut Street, Floor #9, Wilmington, DE 19801
16483360	^ MEBN	Feb 05 2025 23:59:34	KML Law Group PC, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street, Philadelphia, PA 19106-1538
16490850	^ MEBN	Feb 05 2025 23:59:35	KML Law Group PC, Suite 5000, BNY Mellon Independence Ctr, 701 Market Street, Suite #5000, Philadelphia, PA 19106-1541
16483368	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:23:10	LVNV Funding LLC, ATTN: Bankruptcy, P.O. Box 1269, Greenville, SC 29602-1269
16483364	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:11:49	LVNV Funding LLC, ATTN: Bankruptcy, Suite 600, 15 S. Main Street, Greenville, SC 29601-2768
16483365	Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:11:50	LVNV Funding LLC, 200 Meeting Street, Suite 206, Charlestown, SC 29401-3187
16483366	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:12:41	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
16483367	^ MEBN	Feb 05 2025 23:59:38	LVNV Funding LLC, ATTN: Bankruptcy Dept., 355 South Main Street, Suite #300-D, Greenville, SC 29601-2923
16483362	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:23:10	LVNV Funding LLC, 15 S. Main Street, Suite 600, Greenville, SC 29601-2768
16490678	Email/PDF: resurgentbknotifications@resurgent.com	Feb 06 2025 00:22:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
16490342	Email/Text: camanagement@mtb.com	Feb 06 2025 00:03:00	M&T BANK, P.O. Box 840, Buffalo, NY 14240-0840
16483370	+ Email/Text: camanagement@mtb.com	Feb 06 2025 00:03:00	M&T Bank, ATTN: Bankruptcy/Legal Dept., 626 Commerce Drive, Buffalo, NY 14228-2391
16483372	+ Email/Text: camanagement@mtb.com	Feb 06 2025 00:03:00	M&T Bank, ATTN: Bankruptcy Dept., PO Box 1508, Buffalo, NY 14240-1508
16483371	+ Email/Text: camanagement@mtb.com	Feb 06 2025 00:03:00	M&T Bank, ATTN: Bankruptcy, 3 Fountain Plaza, Buffalo, NY 14203-1421
16483375	^ MEBN		

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		Feb 05 2025 23:59:56	Michael Ratchford, Esq., Ratchford Law Group PC, 54 Glenmaura National Blvd, Suite #104, Moosic, PA 18507-2161
16483376	+ Email/Text: Bankruptcy@natfuel.com		
		Feb 06 2025 00:04:00	National Fuel, 1100 State Street, P.O. Box 2081, Erie, PA 16512-2081
16483378	+ Email/Text: Bankruptcy@natfuel.com		
		Feb 06 2025 00:04:00	National Fuel, ATTN: Bankruptcy Dept., P.O. Box 2081, 1100 State Street, Erie, PA 16501-1912
16490866	+ EDI: AGFINANCE.COM		
		Feb 06 2025 05:00:00	OneMain, ATTN: Bankruptcy, 100 International Drive, 15th Floor, Baltimore, MD 21202-4784
16490868	+ EDI: AGFINANCE.COM		
		Feb 06 2025 05:00:00	OneMain Financial, ATTN: Bankruptcy, 601 N.W. Second Street, Evansville, IN 47708-1013
16490867	+ EDI: AGFINANCE.COM		
		Feb 06 2025 05:00:00	OneMain Financial, ATTN: Bankruptcy, 6801 Colwell Blvd., Irving, TX 75039-3198
16490871	EDI: PRA.COM		
		Feb 06 2025 05:00:00	Portfolio Recovery Associates LLC, ATTN: Bankruptcy Dept, P.O. Box 41067, Norfolk, VA 23541
16483384	+ EDI: PRA.COM		
		Feb 06 2025 05:00:00	PRA Receivables Management, LLC, ATTN: Aker Smith, Bankruptcy Dept, P.O. Box 41067, Norfolk, VA 23541-1067
16483383	+ EDI: PRA.COM		
		Feb 06 2025 05:00:00	PRA Receivables Management, LLC, ATTN: Bankruptcy, 130 Corporate Boulevard, Norfolk, VA 23502-4952
16483380	+ EDI: PRA.COM		
		Feb 06 2025 05:00:00	Portfolio Recovery Associates Inc., ATTN: Bankruptcy Dept., P.O. Box 12914, Norfolk, VA 23541-0914
16483381	+ EDI: PRA.COM		
		Feb 06 2025 05:00:00	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
16490874	+ EDI: PRA.COM		
		Feb 06 2025 05:00:00	Portfolio Recovery Associates, Inc., ATTN: Bankruptcy, 150 Corporate Blvd., Norfolk, VA 23502-4952
16483382	+ EDI: PRA.COM		
		Feb 06 2025 05:00:00	Portfolio Recovery Associates, Inc., ATTN: Bankruptcy Dept., 120 Corporate Blvd., Riverside Commerce Center, Norfolk, VA 23502-4952
16483387	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com		
		Feb 06 2025 00:03:00	Progressive Insurance, ATTN: Bankruptcy, PO Box 6807, Cleveland, OH 44101-1807
16483386	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com		
		Feb 06 2025 00:03:00	Progressive Insurance, ATTN: Bankruptcy, 5920 Landerbrook Drive, Cleveland, OH 44124-6506
16483385	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com		
		Feb 06 2025 00:03:00	Progressive Insurance, ATTN: Bankruptcy Dept., 6300 Wilson Mills Road, Cleveland, OH 44143-2182
16483388	^ MEBN		
		Feb 05 2025 23:59:21	Ratchford Law Group, 54 Glenmaura National Blvd., Suite #104, Moosic, PA 18507-2161
16483390	+ Email/PDF: creditonebknotifications@resurgent.com		
		Feb 06 2025 00:11:47	Resurgent Acquisitions, ATTN: Bankruptcy, 6801 South Cimarron Street 424 N, Las Vegas, NV 89113-2273
16483392	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Feb 06 2025 00:11:52	Resurgent Capital Services, ATTN: Bankruptcy, PO Box 10587, Greenville, SC 29603-0587
16483391	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Feb 06 2025 00:12:42	Resurgent Capital Services, ATTN: Bankruptcy, 55 Beattie Place, Suite #110, MS #276, Greenville, SC 29601-5115
16483393	+ EDI: SYNC		
		Feb 06 2025 05:00:00	SYNCB/Amazon, ATTN: Bankruptcy, PO Box 965015, Orlando, FL 32896-5015
16483394	+ EDI: SYNC		
		Feb 06 2025 05:00:00	SYNCB/Harbor Freight, ATTN: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

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16483397	^ MEBN	Feb 05 2025 23:59:20	TransUnion, ATTN: Bankruptcy, PO Box 2000, Chester, PA 19016-2000
16483396	^ MEBN	Feb 05 2025 23:59:24	TransUnion, ATTN: Bankruptcy, PO Box 1000, Crum Lynne, PA 19022
16483398	^ MEBN	Feb 05 2025 23:59:23	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022
16483400	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 06 2025 00:04:00	UPMC, ATTN: Bankruptcy, Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
16490893	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 06 2025 00:04:00	UPMC, Attn: Bankruptcy, 200 Lothro Street, Pittsburgh, PA 15213-2536
16490895	+ Email/Text: BNCnotices@dcmsservices.com	Feb 06 2025 00:03:00	UPMC Community Medicine, ATTN: Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
16483403	+ Email/Text: BankruptcyNotice@upmc.edu	Feb 06 2025 00:04:00	UPMC Physicians Services, ATTN: Bankruptcy, 201 State Street, Erie, PA 16550-0002
16483401	+ Email/Text: BNCnotices@dcmsservices.com	Feb 06 2025 00:03:00	UPMC Physicians Services, ATTN: Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
16490900	EDI: AIS.COM	Feb 06 2025 05:00:00	Verizon, by American InfoSource LP as agent, P.O. Box 248838, Oklahoma City, OK 73124-8838
16490899	+ EDI: VERIZONCOMB.COM	Feb 06 2025 05:00:00	Verizon, 500 Technology Drive, Suite 30, Weldon Springs, MO 63304-2225
16490902	+ EDI: VERIZONCOMB.COM	Feb 06 2025 05:00:00	Verizon Wireless, Bankruptcy Administration, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
16490903	+ EDI: AIS.COM	Feb 06 2025 05:00:00	Verizon Wireless, by American Infosource as agent, PO Box 4457, Houston, TX 77210-4457
16483404	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 06 2025 00:04:00	West Penn Power, ATTN: Bankruptcy, 5001 NASA Blvd., Fairmont, WV 26554-8248
16483405	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 06 2025 00:04:00	West Penn Power/First Energy, ATTN: Bankruptcy Department, 6896 Miller Road, Brecksville, OH 44141-3222

TOTAL: 80

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		M&T BANK
16490807	*+	Affirm, Inc., ATTN: Bankruptcy, 650 California Street, Floor #12, San Francisco, CA 94108-2716
16490808	*+	Attorney General of Pennsylvania, Western Regional Office, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222-4227
16490809	*	Attorney General of the United States, U.S. Dept. of Justice, 950 Pennsylvania Avenue, N.W., Washington, DC 20530-0001
16490816	*+	Choicepoint, ATTN: Bankruptcy, 1000 Alderman Drive, Alpharetta, GA 30005-4101
16490817	*+	Countrywide Home Loans, ATTN: Bankruptcy, 1800 Tapo Canyon Rd, MS #SV-103, Simi Valley, CA 93063-6712
16490819	*+	Credit Collection Service, ATTN: Bankruptcy, PO Box 607, Norwood, MA 02062-0607
16490818	*+	Credit Collection Service, 725 Canton Street, Norwood, MA 02062-2679
16490820	*+	David Newman, 9396 Route 949, Sigel, PA 15860-4014
16490821	*+	Dept of Education/Nelnet, ATTN: Bankruptcy, PO Box 173904, Denver, CO 80217-3904
16490822	*+	Dept of Veterans Affairs, ATTN: Bankruptcy, PO Box 530269, Atlanta, GA 30353-0269
16490823	*	Dept. of Education, Fed Loan Servicing, P.O. Box 530210, Atlanta, GA 30353-0210
16490824	*+	Dept. of Education/Advantage, ATTN: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
16490825	*+	Dept. of Education/Aidvantage, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16490826	*	Dept. of Education/Aidvantage, ATTN: Bankruptcy, 1600 Tyson Boulevard, Greenville, TX 75403
16490828	*+	Dept. of Education/Navient, ATTN: Bankruptcy, PO Box 4450, Portland, OR 97208-4450
16490827	*+	Dept. of Education/Navient, ATTN: Bankruptcy, P.O. Box 9635, Wilkes Barre, PA 18773-9635
16490834	*P++	EQUIFAX INC, 1550 Peachtree Street NE, Atlanta, GA 30309, address filed with court:, Equifax, ATTN: Bankruptcy, 1550

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		Peachtree Street, NW, Atlanta, GA 30309
16490835	*P++	EQUIFAX INC, 1550 Peachtree Street NE, Atlanta, GA 30309, address filed with court:, Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
16490830	*+	Educational Credit Management Corp., ATTN: Bankruptcy, PO Box 16408, Saint Paul, MN 55116-0408
16490831	*	Elk County Regional Health Center, ATTN: Bankruptcy, 769 Johnsonsburg Road, Saint Marys, PA 15857
16490832	*+	Elk County Tax Claim Bureau, ATTN: Bankruptcy, 250 Main Street, PO Box 448, Ridgway, PA 15853-0448
16490833	*+	Elk County Tax Collector, ATTN: Bankruptcy, PO Box 70, Wilcox, PA 15870-0070
16490836	*+	Experian, ATTN: Bankruptcy, PO Box 2104, Allen, TX 75013-9504
16490837	*+	Experian, ATTN: Bankruptcy, PO Box 4500, Allen, TX 75013-1311
16490838	*+	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
16490839	*+	Fred Newman, 9396 Route 949, Sigel, PA 15860-4014
16490840	*+	Holiday Financial Services, ATTN: Bankruptcy, 715 West 38th Street, Erie, PA 16508-2626
16490842	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, IRS, ATTN: Bankruptcy, 1000 Liberty Avenue, M/S #711B, Pittsburgh, PA 15222
16483353	*	Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
16490841	*	Internal Revenue Service, ATTN: Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
16490843	*+	John R. Thomas, Esq., PO Box 82, 128 South Street, Ridgway, PA 15853-2014
16490844	*+	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 374, Wilcox, PA 15870-0374
16490845	*+	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, PO Box 25, Wilcox, PA 15870-0025
16490846	*	Jones Township Municipal Authority, ATTN: Bankruptcy Dept, 320 Faries Street, Wilcox, PA 15870
16490848	*+	Kane Community Hospital, ATTN: Bankruptcy, 4372 State Route 6, Kane, PA 16735-3099
16490858	*+	LVNV Funding LLC, ATTN: Bankruptcy, P.O. Box 1269, Greenville, SC 29602-1269
16490854	*+	LVNV Funding LLC, ATTN: Bankruptcy, Suite 600, 15 S. Main Street, Greenville, SC 29601-2768
16490855	*	LVNV Funding LLC, 200 Meeting Street, Suite 206, Charlestown, SC 29401-3187
16490853	*+	LVNV Funding LLC, ATTN: Bankruptcy, 2400 Ansys Drive, Suite 402B, Canonsburg, PA 15317-0403
16490856	*+	LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0497
16490857	*+	LVNV Funding LLC, ATTN: Bankruptcy Dept., 355 South Main Street, Suite #300-D, Greenville, SC 29601-2923
16490852	*+	LVNV Funding LLC, 15 S. Main Street, Suite 600, Greenville, SC 29601-2768
16490851	*+	LexisNexis Risk, ATTN: Bankruptcy, PO Box 105108, Atlanta, GA 30348-5108
16490860	*+	M&T Bank, ATTN: Bankruptcy/Legal Dept., 626 Commerce Drive, Buffalo, NY 14228-2391
16490862	*+	M&T Bank, ATTN: Bankruptcy Dept., PO Box 1508, Buffalo, NY 14240-1508
16490861	*+	M&T Bank, ATTN: Bankruptcy, 3 Fountain Plaza, Buffalo, NY 14203-1421
16490859	*	M&T Bank, ATTN: Bankruptcy Dept., 1 M&T Plaza, 8th Floor, Buffalo, NY 14203
16490863	*+	MERS, ATTN: Bankruptcy Dept., 1901 Vorhees Street, Suite C, Danville, IL 61834-4512
16490864	*+	MERS, ATTN: Bankruptcy, 11819 Miami Street, Suite #100, Omaha, NE 68164-3687
16490865	*+	Michael Ratchford, Esq., Ratchford Law Group PC, 54 Glenmaura National Blvd, Suite #104, Moosic, PA 18507-2161
16490876	*+	PRA Receivables Management, LLC, ATTN: Aker Smith, Bankruptcy Dept, P.O. Box 41067, Norfolk, VA 23541-1067
16490875	*+	PRA Receivables Management, LLC, ATTN: Bankruptcy, 130 Corporate Boulevard, Norfolk, VA 23502-4952
16490869	*+	Peter & Shirley Biel, 4408 Wilcox Road, Wilcox, PA 15870-2216
16490870	*+	Portfolio Recovery Associates Inc., ATTN: Bankruptcy Dept., P.O. Box 12914, Norfolk, VA 23541-0914
16490872	*+	Portfolio Recovery Associates, Inc., Riverside Commerce Center, 120 Corporate Blvd., Norfolk, VA 23502-4952
16490873	*+	Portfolio Recovery Associates, Inc., ATTN: Bankruptcy Dept., 120 Corporate Blvd., Riverside Commerce Center, Norfolk, VA 23502-4952
16490879	*+	Progressive Insurance, ATTN: Bankruptcy, PO Box 6807, Cleveland, OH 44101-1807
16490878	*+	Progressive Insurance, ATTN: Bankruptcy, 5920 Landerbrook Drive, Cleveland, OH 44124-6506
16490877	*+	Progressive Insurance, ATTN: Bankruptcy Dept., 6300 Wilson Mills Road, Cleveland, OH 44143-2182
16490880	*+	Ratchford Law Group, 54 Glenmaura National Blvd., Suite #104, Moosic, PA 18507-2161
16490881	*+	Ratchford Law Group , PC, 409 Lackawanna Avenue, Suite #320, Scranton, PA 18503-2087
16490882	*+	Resurgent Acquisitions, ATTN: Bankruptcy, 6801 South Cimarron Street 424 N, Las Vegas, NV 89113-2273
16490884	*+	Resurgent Capital Services, ATTN: Bankruptcy, PO Box 10587, Greenville, SC 29603-0587
16490883	*+	Resurgent Capital Services, ATTN: Bankruptcy, 55 Beattie Place, Suite #110, MS #276, Greenville, SC 29601-5115
16490885	*+	SYNCB/Amazon, ATTN: Bankruptcy, PO Box 965015, Orlando, FL 32896-5015
16490886	*+	SYNCB/Harbor Freight, ATTN: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
16490887	*+	Thomas G. Wagner, Esq., 115 Lafayette Street, Saint Marys, PA 15857-1327
16490889	*+	TransUnion, ATTN: Bankruptcy, PO Box 2000, Chester, PA 19016-2000
16490888	*	TransUnion, ATTN: Bankruptcy, PO Box 1000, Crum Lynne, PA 19022
16490890	*	Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022
16490892	*+	UPMC, ATTN: Bankruptcy, Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
16490898	*+	UPMC Physicians Services, ATTN: Bankruptcy, 201 State Street, Erie, PA 16550-0002
16490896	*+	UPMC Physicians Services, ATTN: Bankruptcy, PO Box 1123, Minneapolis, MN 55440-1123
16490897	*	UPMC Physicians Services, ATTN: Bankruptcy Dept., P.O. Box 371980, Pittsburgh, PA 15250-7980
16490891	*+	United States of America, ATTN: IRS - Bankruptcy Dept., 700 Grant Street, Suite #4000, Pittsburgh, PA 15219-1956
16490905	*+	West Penn Power, ATTN: Bankruptcy, 5001 NASA Blvd., Fairmont, WV 26554-8248

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West Penn Power/First Energy, ATTN: Bankruptcy Department, 6896 Miller Road, Brecksville, OH 44141-3222

TOTAL: 1 Undeliverable, 77 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor M&T BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
Michael S. Jan Janin	on behalf of Joint Debtor Betty Corinne Krouse mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Debtor Karl William Krouse mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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